



Your Healthcare Benefit Guide

**DISTRICT OF COLUMBIA
GOVERNMENT**

Medicare-Eligible Retirees

2022



The CareFirst BlueCross BlueShield PROMISE



A not-for-profit organization
driven by mission



Serving 3.3 million members
in the Mid-Atlantic region



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World's Most Ethical Companies®

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WELCOME

We're pleased to welcome you to the CareFirst BlueCross BlueShield (CareFirst) Medicare Advantage family. Inside this booklet, you'll find everything you need to get familiar with the benefits, perks and value of CareFirst's Group Medicare Advantage plan.

CareFirst is committed to provide accessible and affordable care to our members—through every phase of life. Our members have trusted the CareFirst family of BlueCross BlueShield health plans for over 80 years. As a member, you'll benefit from our large national network and partnerships with hospitals, community organizations and national retailers. You can trust us as your partner in health.

Use this healthcare guide to explore medical benefits and all the perks included with your CareFirst BlueCross Blue Shield Group Advantage (PPO) plan. We'll also tell you what to expect when it comes to copays and prescription drug costs. It's helpful to know where you can go for care before you need it. Becoming familiar with what's included can help you save time and money.

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It helps to understand some key terms

Copay: The fixed amount you owe for certain covered healthcare services, such as a doctor office visit or filling a prescription.

Medicare-approved amount: The maximum amount participating providers can charge Medicare members for a specific service.

Out-of-pocket maximum: The most you'll pay for Medicare-covered services in a plan year. After you spend this amount on healthcare costs, your plan will pay 100% of the CareFirst member costs for the rest of the plan year.

WHAT'S A MEDICARE ADVANTAGE PLAN?

Medicare Advantage, also known as Medicare Part C, is a health plan approved by Medicare and offered by private insurance companies like CareFirst. Medicare Advantage plans bundle your Medicare Part A and Medicare Part B with added benefits and services. Medicare Part A and Part B are what's collectively known as Original Medicare. Your plan also includes Medicare Part D prescription drug coverage.

Medicare Part A is hospital coverage. It helps cover medically necessary:

- Inpatient hospital facility charges
- Home health care provided by a participating home health agency
- Care in a skilled nursing facility after a hospital stay
- Hospice care for the terminally ill

For most, Part A is free.

Medicare Part B is insurance for medically necessary inpatient and outpatient services. It partially pays for:

- Doctor's visits
- Home health visits
- Preventive care (like flu shots and screenings)
- Lab services (like tests, screenings and bloodwork)
- Medical equipment
- Physical therapy and speech pathology
- Mental health care
- Annual wellness visits
- And more

Your monthly Part B premium is based on your annual income. You must continue to pay your Part B premium in addition to your CareFirst BlueCross BlueShield Group Advantage (PPO) premium.

All the above services and benefits are covered through your CareFirst Group Advantage plan. As a CareFirst Group Advantage member, you'll benefit from affordable coverage with a large national network. Your plan gives you access to our robust national network of doctors, specialists and hospitals. Plus, added perks like our 24-Hour Nurse Advice Line, fitness program, in-home assessment and large pharmacy network.

PERKS INCLUDED WITH YOUR PLAN



24-Hour Nurse
Advice Line



Eye exams and
eyewear allowance



Virtual visits for urgently
needed services and
mental health



SilverSneakers®
fitness



Hearing exam and
hearing aids through
NationsHearing®



More than
66,000 pharmacies
nationwide



Palliative care with
Aspire Health



Comprehensive
in-home assessment



A national network
of quality providers



Onduo Diabetes
Management Program



MEDICAL PLAN HIGHLIGHTS

Let’s look at some of your costs for common services with participating providers.

	CareFirst BlueCross BlueShield Group Advantage (PPO)
Costs to consider	
Annual Medical Deductible	\$0
Annual Out-of-pocket Maximum (applies to Medicare-covered medical benefits only)	\$6,000
Staying healthy	
Annual Physical Exam	\$0 copay
All Medicare-Covered Preventive Services (Mammogram, Colorectal Screening, etc.)	\$0 copay
Welcome to Medicare Exam	\$0 copay
Feeling under the weather?	
Primary Care Provider (in-person or virtual)	\$5 copay
Specialist (in-person or virtual)	\$15 copay
Urgent Care (in-person or virtual)	\$15 copay
Emergency Room	\$50 copay
Other medical services	
Lab Services	\$5 copay
Diagnostic Tests and Procedures	\$0 copay
Occupational Therapy, Physical Therapy, and Speech Pathology	\$15 copay
Cardiac Rehabilitation	\$15 copay
Durable Medical Equipment	15% coinsurance
Routine Chiropractic (up to 20 visits)	\$15 copay
Routine Acupuncture Services (up to 20 visits)	\$15 copay
Outpatient Hospital Surgery	\$0 copay
Ambulatory Surgical Center	\$0 copay
Inpatient Hospital Stay	\$50 per stay
Skilled Nursing Facility	\$0 copay Days 1–100

PRESCRIPTION DRUG HIGHLIGHTS

Here are your costs for prescription drugs received from a participating pharmacy.

CareFirst BlueCross BlueShield Group Advantage (PPO)	
Costs to consider	
Annual Deductible	\$0
Up to 30-day supply (Retail pharmacy and mail order)	
Tier 1—Preferred Generic	\$5 copay
Tier 2—Generic	\$10 copay
Tier 3—Preferred Brand	\$20 copay
Tier 4—Non-Preferred Drug	\$40 copay
Tier 5—Specialty Tier	25% coinsurance
60-day or 90-day supply (Retail pharmacy and mail order)	
Tier 1—Preferred Generic	\$10 copay
Tier 2—Generic	\$20 copay
Tier 3—Preferred Brand	\$40 copay
Tier 4—Non-Preferred Drug	\$80 copay
Tier 5—Specialty Tier	Not available on this tier

Prescription Drug Formulary

Search our list of covered drugs at [carefirst.com/dcgov](https://www.carefirst.com/dcgov) to find out if your current medications are covered and at what cost tier. If you cannot find your medications using this tool, call 833-320-2664 (TTY: 711), Monday–Friday, 8 a.m. to 6 p.m. ET and we can help.

Save with Mail Order

It’s easy and convenient—you can refill prescriptions online, by phone or email. You can even consult with a pharmacist.

NATIONAL PROVIDER NETWORK

With the CareFirst BlueCross BlueShield Group Advantage (PPO) plan, you can see doctors that are in and out of our network at the same cost share. If you see a doctor who is out of the network, they must participate in Medicare and agree to bill CareFirst.

Want to know if your doctor is in-network? Or want to find a new provider you can trust? Explore our network with our Find a Doctor tool! It's quick and easy.



Explore our Medicare Advantage network of doctors and hospitals with our Find a Doctor tool. Visit carefirst.com/findadocmappo, add your city and state or ZIP code and browse.

MY ACCOUNT BENEFITS

My Account makes it easier than ever to understand your health plan benefits and manage personalized information. Download the CareFirst app to your smartphone to access your account wherever you are. You can also access *My Account* on any Internet-enabled device.

- Manage your personal profile including if you prefer to receive materials electronically
- View full details on plan benefits and cost-sharing in the Evidence of Coverage
- Use the drug pricing tool to determine prescription costs
- View your member ID card
- Find in-network providers and facilities nationwide, including specialists, urgent care centers pharmacies and labs
- Check your claims activity, status and history

Signing up is easy. Once you receive your CareFirst member ID card, visit carefirst.com/myaccount. Select *Register Now*, then *Individual*. (If you have already registered with *My Account* from a previous CareFirst plan, simply log in.)

VIRTUAL CARE OPTIONS

Get the care you need wherever and whenever you need it through your smartphone, tablet or computer. All from the comfort of your home—not a crowded waiting room. We offer two convenient ways for you to access providers virtually.

Telehealth Services

Telehealth lets you connect securely with any provider who has telehealth capabilities (video chat), including your PCP or Specialist. Your plan also covers individual and group behavioral health services with a mental health professional or psychologist.

Video Visit

Video Visit allows members to securely connect with a board-certified doctor 24/7/365 without an appointment for urgent care services and behavioral health services. Once you're enrolled in the plan, you can register at **carefirstvideovisit.com** to get started!



Our 24-Hour Nurse Advice Line provides support and guidance for any non-emergency situation. The service is personal, confidential and available at no cost.

HEARING AIDS AND EXAMS

CareFirst has partnered with NationsHearing® to bring you the most comprehensive and cost-effective hearing benefit program. NationsHearing will guide you on the steps to healthy hearing. We simplify the process by scheduling a no-cost routine hearing test, and if necessary, help you select the most comfortable and effective hearing aids to meet your needs and lifestyle.

Program features include:

- Annual routine hearing exam with no out-of-pocket cost
- Low pricing and a 60-day, 100% money-back guarantee
- Access to a nationwide network of 8,000+ providers
- Concierge services by dedicated Member Experience Advisors
- Hearing aids available from all major manufacturers
- Fitting, evaluation, and 3 follow up visits at no cost

SILVERSNEAKERS® FITNESS

SilverSneakers® is more than a fitness program. It's an opportunity to improve your health, gain confidence and connect with your community. And, it's included with your plan at no additional cost.

At home or on the go:

- SilverSneakers On-Demand™ fitness classes available 24/7
- SilverSneakers Live virtual classes and workshops
- SilverSneakers GO™ mobile app with workout plans and more
- SilverSneakers FLEX® classes, walking groups and more at parks, community centers

In participating fitness locations:

- Thousands of participating locations¹ and gyms with various amenities
- Ability to enroll at multiple locations at any time
- Classes² for all levels, taught by instructors trained in senior fitness

In your community:

- Group activities and classes² offered outside the gym
- SilverSneakers.com online resources like a fitness location directory, articles and more



Visit **SilverSneakers.com/StartHere** after you are enrolled in the plan and find fitness locations that are right for you.

¹ Participating locations ("PL") not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

² Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.

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VISION BENEFITS

Good vision is not just crucial to your overall health—good vision also affects your quality of life. Your eye exam coverage includes dilation and refraction from a Davis Vision provider.

- Routine eye exam, including dilation and refraction, each year
- Medicare-covered diabetic eye exam each year
- Medicare-covered preventive glaucoma screening
- Medicare-covered eyeglasses or contact lenses after cataract surgery
- \$100 allowance to purchase frames or elective contact lenses
- \$10 copay to choose from single vision, bifocal, trifocal and lenticular clear plastic lenses
- And more lenses, frames, and contact lens coverage and discounts

DIABETES MANAGEMENT PROGRAM

Onduo helps members manage diabetes through a personalized care program. The program offers the day-to-day support you need between doctor visits. Members who enroll get access to the following no-cost benefits:

- Virtual clinics with primary care providers and specialists
- Continuous glucose monitors (CGMs) for eligible members
- Blood pressure cuffs for eligible members
- Additional diabetic supplies such as test strips and lancets
- Health and lifestyle coaching and support
- Services and access through an easy-to-use app

IN-HOME HEALTH ASSESSMENT

The In-Home Assessment is an annual in-home clinical assessment, kind of like a physical. By removing transportation barriers, we've created an easy and effective way for you to gain a more complete picture of your health. During the visit that can last up to an hour, a clinician will visit your home to perform a comprehensive health assessment and understand your care management needs.

PALLIATIVE CARE

Aspire Health provides an extra layer of care where you need it most: at home. Aspire's compassionate provider team travels to you or works with you by phone. Services are 100% covered by your CareFirst plan. You'll continue to see your regular doctors. But with Aspire, you get these additional care services:

- 24/7 access—the care team travels to you. They can treat you or prescribe medicine to manage symptoms, when necessary.
- Care planning—your team works with you and your family on healthcare goals. They'll keep your doctors and caregivers informed along the way.
- Coordinated care—the Aspire team works closely with your existing doctors to coordinate your care.
- Education and resources—for you and your family about your care plan, medications and more.

HERE'S WHAT TO EXPECT NEXT

First, we'll let Medicare know that you're joining one of our plans.

Next, Medicare will notify us when they've approved your enrollment.

Within 10 calendar days of Medicare confirming your enrollment, we'll let you know that you have been enrolled in the plan.

Shortly after that, we'll mail your new member welcome packet and your new member ID card. Your welcome packet will provide helpful information about how to get the most from your new plan.



Your new coverage begins January 1, 2022. Starting on that date, you will not need to show your Medicare card at the doctor or pharmacy—only your CareFirst BlueCross BlueShield Group Advantage (PPO) member ID card.



We're here for you. If you have questions or need more information, please call 833-320-2664 (TTY: 711), Monday–Friday, 8 a.m. to 6 p.m. ET.



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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-258-6518.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 855-258-6518.

CareFirst BlueCross BlueShield Medicare Advantage is a PPO with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

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